FOUNDER GUIDE · UPDATED MAY 2026

What does it actually cost to launch an e-commerce business in 2026?

Real ranges. Hidden costs. Lessons from a 32,000-SKU store.

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TL;DR

- ✔ **Real range:** $50/month (DIY Shopify) → $200,000+ (senior agency).
- ✔ **The honest middle for a real, sellable e-commerce business:** $15,000–$30,000 fixed-scope at a mid-tier agency.
- ✔ **The hidden cost most founders miss:** product-data engineering. The storefront is the easy part. Catalog quality is what makes or breaks the launch.
- ✔ If you're a non-technical founder with industry knowledge and capital, you're almost certainly in the $15,000–$30,000 fixed-scope tier.

What “an e-commerce business” actually means in 2026

Most people picture an e-commerce build as: pick a Shopify theme, upload products, take payments. That's not what makes a business work.

A real, launch-ready e-commerce business needs:

- A clean product catalog — names, descriptions, images, attributes, variants — all consistent
- Search and filtering that works — including industry-specific filters (size, fitment, compatibility, ingredient)
- A cart that survives when the customer closes the tab and comes back

- Checkout that doesn't fail under real card, Apple Pay, and Google Pay traffic
- Order confirmation emails that go out the second a customer buys
- An admin dashboard so you can see and ship orders without calling a developer
- Inventory enforcement so two customers can't buy the same last item at the same time
- Tax handling that doesn't blow up the moment you make your first cross-state sale
- A returns flow that doesn't take five emails to start

The platform (Shopify, custom, no-code) is one decision. The work above is the other 80%, and it's where most launches stall.

The five tiers, framed for e-commerce

What you actually get at each price point.

DIY — Shopify + Claude Code or Cursor

$50–$200/month

Technical founders. Side projects. Throwaway validators.

WHAT YOU GET

- ✓ The cheapest possible path to a live store
- ✓ Full control of the storefront and any custom code on top
- ✓ AI assistants compress build time 2–3x vs hand-coding

WHAT YOU DON'T

- × Engineering judgment when the LLM produces something that almost works
- × Deep integrations with non-standard supplier feeds
- × A guaranteed launch date

What kills it: Bad product data, scope creep, the “almost done” loop. Most non-technical operators stall on dev-environment setup or supplier-feed integration before writing a single line of business logic.

No-code marketplace — Shopify alone or Shopify + apps

$50–$500/month

Founders with a clear product, no time to build, basic catalog.

WHAT YOU GET

- ✓ Live store in days, not weeks
- ✓ Shopify app marketplace covers most off-the-shelf needs (reviews, abandoned cart, shipping, taxes)
- ✓ No engineering required to maintain the basics

WHAT YOU DON'T

- × Deep customization beyond what Shopify allows
- × Complex business logic (custom fitment, multi-supplier inventory, B2B pricing tiers)
- × Code ownership — you're locked into the platform

What kills it: Outgrowing the platform. Migrating off Shopify after product-market fit is painful and expensive. Plan for it.

Freelancer (Upwork · Toptal · Contra · referral)

$5,000–$20,000

Moderate budget, contained scope, willing to manage a contractor week-to-week.

WHAT YOU GET

- ✓ Cheaper than an agency, faster than a senior shop
- ✓ A specific human you can talk to directly
- ✓ Custom code you own

WHAT YOU DON'T

- × A guaranteed launch date with consequences
- × Quality consistency — vet hard for shipped live URLs, not portfolio mockups
- × Insurance against the contractor disappearing mid-build

What kills it: Hourly billing, vague scope, the “almost done” loop. If they can't show working software at week 4, walk.

Mid-tier agency ($25,000 fixed — Modern Phase tier)

$15,000–$30,000

Non-technical operators with capital, real business intent, complex catalog. The sweet spot.

WHAT YOU GET

- ✓ Fixed price, fixed scope, fixed launch date
- ✓ Full stack: catalog + storefront + cart + Stripe + auth + admin + transactional email + deploy + analytics + landing page + legal pages
- ✓ A scope sheet locked at signing — mid-sprint changes have an explicit price tag and date slip
- ✓ Ship-It Guarantee — if we miss the launch date on the locked scope, we keep working until it ships at no extra cost

WHAT YOU DON'T

- × Native iOS / Android apps (web only)
- × Custom design system (you bring the brand)
- × Enterprise compliance audits

What kills it: Agencies that won't publish their scope sheet up front. The ones that don't are the ones that scope-creep into bankruptcy. Demand the sheet.

Senior agency (vetted Toptal team · Postlight · Thoughtbot)

$60,000–$200,000+

Enterprise budgets. Regulated industries. Genuinely complex catalog architecture.

WHAT YOU GET

- ✓ Senior engineers + project management + design as a coordinated team
- ✓ Discovery + design + build phases run in parallel by specialists
- ✓ Track record on hard problems

WHAT YOU DON'T

- × Speed at the mid-tier price point
- × A fit when your catalog is closer to standard than novel
- × Cost-effectiveness for unvalidated ideas

What kills it: Paying for prestige when complexity doesn't justify it. Discovery + design phases that take longer than your whole project. Negotiate caps.

What kills most e-commerce launches (the hidden costs)

The price tiers tell you the storefront cost. They don't tell you what eats founders six months in.

1. Bad product data

Wrong specs, missing images, inconsistent attribute names across suppliers. Customers filter by attributes that don't match. Returns spike. SEO suffers because product pages all look the same to Google. Cleaning this is a project on its own.

2. No fitment / compatibility logic

The single biggest avoidable cause of returns in industry-specific e-commerce. If your catalog has parts, components, or accessories that fit certain things and not others, you need a “pick your year/make/model” filter. Without it, every customer who buys the wrong thing becomes a return + a 1-star review.

3. Inventory drift

Two customers buy the last item at the same moment. Both get an order confirmation. One gets refunded. They never come back. This is a 2–4 hour engineering fix that almost no DIY launch ships with.

4. Tax surprises at scale

The first cross-state sale. The first international sale. The first month over $100k. Each one triggers tax obligations that catch founders off guard. Stripe Tax solves the simple cases; the edge cases need real attention.

5. Slow images, slow mobile

Most product photos are 8MB. They load fine on the founder's MacBook on home wifi and stall out on a customer's phone in a parking lot. Every second of load time costs roughly 7% of conversions.

6. Bad checkout flow

Forced account creation. No guest checkout. No Apple Pay. Address forms that reject valid addresses. Every friction point dumps customers at the door.

7. No admin dashboard

Founder has to call the developer to find an order. This is a death sentence for the founder-developer relationship and the business.

A real fixed-price agency build solves all seven of these on day one. A DIY or freelancer launch may solve none of them.

A REAL EXAMPLE

The 32,000-SKU motorcycle parts store

We just shipped an e-commerce build for a regional motorcycle parts dealer. Two non-technical founders with deep industry knowledge. Catalog: about 32,000 individual parts.

The storefront wasn't the hard problem. The fitment data was.

Riders only buy parts that fit their specific year, make, and model. If a customer buys the wrong part, they return it, leave a bad review, and never come back. So the store has to filter every single part by which bikes it fits, before checkout.

Fitment data lived across dozens of supplier feeds. Most of it was messy. Some of it was missing. We had to merge it, clean it, and lock it down so every part lined up with the right bikes.

That work — product-data engineering — would have eaten weeks for a freelancer who didn't see it coming. We built it as part of the fixed-scope engagement because we'd seen this pattern before.

The result: **97.5% of the catalog has full fitment data.** The “pick your bike” filter works on day one. Returns risk drops to near zero. The founders can run the store themselves without a developer on call.

This is what the $25,000 fixed-price tier actually buys you: not just a storefront, but the engineering work behind the storefront that decides whether the business is sellable.

How to choose, in 90 seconds

YOUR SITUATION	RIGHT TIER
Validating an idea, no buyers yet	DIY or no-code
Have buyers, want to test selling online	Shopify alone

YOUR SITUATION	RIGHT TIER
Specific feature, contained scope	Freelancer
Real business, complex catalog, capital, deadline	**Mid-tier ($15k–$30k)**
Regulated industry, enterprise compliance, big budget	Senior agency

Most non-technical founders with real intent land in the mid-tier. That's why we built Modern Phase around that one tier and one offer.

FAQ

How long does it take to launch an e-commerce site in 2026?

A no-code Shopify launch with a clean catalog can ship in days. A DIY custom build with Claude Code typically takes 4–8 weeks if you finish. A fixed-scope mid-tier agency build (like Modern Phase) takes 8 weeks. A senior agency build takes 3–6 months. The variable is catalog complexity and supplier-data quality, not vendor speed.

Is Shopify enough or do I need a custom build?

Shopify is enough if your catalog is under 1,000 standard items, you don't need industry-specific filters (fitment, compatibility, ingredient gating), and your business logic fits inside what Shopify apps can do. Custom builds become the right call when you have complex supplier feeds, fitment/compatibility logic, B2B pricing tiers, or a catalog over a few thousand SKUs.

What's the difference between a Shopify store and a custom e-commerce build?

Shopify gives you a storefront, payments, and an app marketplace — fast, cheap, but you don't own the code and customization is capped. A custom build gives you ownership, full control, and the ability to handle any business logic — but it costs more and takes more time. Most non-technical founders should start on Shopify and migrate to custom only after product-market fit forces the move.

How much does it cost to add fitment selection to an e-commerce store?

Implementing real fitment logic — pick your year/make/model, only see parts that fit — is one of the most expensive single features in industry-specific e-commerce. The fitment data engineering (cleaning supplier feeds, normalizing attributes, locking part-to-vehicle relationships) often takes more time than the storefront itself. Plan for this work to be 30–50% of a complex e-commerce build.

What's the cheapest way to validate an e-commerce idea before paying for a custom build?

Shopify alone, $50–$200/month. Get a clean catalog up, run paid ads at it, see if anyone buys. Validate that customers want your product before spending $20k+ on custom infrastructure. The most expensive e-commerce build is the one nobody buys from.

When should I hire a freelancer vs an agency for e-commerce?

Freelancer if your scope is contained (a specific feature, integration, or screen), you can vet for shipped live URLs, and you're willing to manage week-to-week. Agency if your scope is full-store (catalog + storefront + cart + Stripe + admin + deploy), you want a fixed price with a deadline, and you don't have the engineering experience to judge progress.

What hidden costs kill most e-commerce launches?

Bad product data (wrong specs, missing images, inconsistent attributes), no fitment/compatibility logic (returns spike), inventory drift (overselling), tax surprises at scale, slow images on mobile, bad checkout flow, and no admin dashboard. The storefront is the easy part. These seven hidden costs are where most launches stall six months in.

Want to see if your build fits?

If your project looks like it belongs in the mid-tier, we should talk. We'll review your catalog, lock the scope, and put a launch date on the calendar.

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