














# Acceptance of Cash Payments Review Survey




## Opening Questions

Firstly are you answering the questions:			
Answer Choices		Response Percent	Response Total
As a private individual		87.05%	2347
As a representative of a business		1.48%	40
Both of the above		10.09%	272
Neither of the above		1.37%	37
		answered	2696
		skipped	0

## Business type

In which sector does your business operate? Please click all that apply:			
Answer Choices		Response Percent	Response Total
Agriculture and fishing		4.09%	13
Digital, information and communication		4.09%	13
Education, Leisure and health and		15.09%	48
Financial and legal activities		3.77%	12
Hotels, restaurants and bars		18.55%	59
Manufacturing, utilities and waste		5.03%	16
Transport and storage		7.55%	24
Wholesale and retail		30.82%	98
Other (please specify):		25.79%	82
		answered	318
		skipped	2378
Other (please specify): (82)			
Includes construction (18), charity (13), health and beauty (8) pet services (5)			




## Payment acceptance

Does your business:			
Answer Choices		Response Percent	Response Total
Only accept cash payments		2.23%	7
Only accept digital payments		6.05%	19
Accept both cash and digital payments		91.72%	288
		answered	314
		skipped	2382

## Payment Ratio

Roughly what is the ratio of the payments you receive via cash? Please indicate a proportion where 1% would be mostly digital and 99% would be mostly cash payments					
Item	Average	Min	Max	Std. Deviation	Total Responses
Cash payments	35.32	0.00	99.00	24.03	288
				answered	288
				skipped	2408

## Experiences

How often do you carry cash?			
Answer Choices		Response Percent	Response Total
Always		71.50%	1869
Sometimes		20.70%	541
Never		7.80%	204
		answered	2614
		skipped	82

**How often have you experienced the following? Please leave blank if unsure**

Answer Choices	Very infrequently	Infrequently	Neither frequently or infrequently	Frequently	Very Frequently	Response Total
There have been times that I have wanted to pay in cash but this has not been accepted	18.44% 476	20.06% 518	17.35% 448	36.60% 945	7.55% 195	2582
There have been times that I have wanted to pay digitally but this has not been accepted	51.09% 1287	27.07% 682	17.27% 435	3.57% 90	0.99% 25	2519
					answered	2602
					skipped	94

**Do you agree or disagree with the following statements? Please leave blank if unsure**

Answer Choices	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Response Total
I should always be able to make a cash payment when I want to	5.28% 138	2.53% 66	3.25% 85	9.07% 237	79.87% 2087	2613
I should always be able to make a digital payment when I want to	3.66% 94	4.37% 112	16.53% 424	27.76% 712	47.68% 1223	2565
					answered	2617
					skipped	79

## Disadvantages vs Benefits

<b>In relation to cash payments, do you agree or disagree with the following statements? Please leave blank if unsure</b>						
<b>Answer Choices</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Response Total</b>
Cash payments are secure and not open to fraud	5.01% 134	8.49% 227	15.19% 406	27.01% 722	44.29% 1184	2673
Cash payments do not face technical issues	2.09% 56	4.33% 116	5.27% 141	22.18% 594	66.13% 1771	2678
I worry about hygiene when using cash payments	47.65% 1276	27.89% 747	15.87% 425	5.53% 148	3.06% 82	2678
Cash payments maintain privacy	1.94% 52	2.68% 72	14.05% 377	28.91% 776	52.42% 1407	2684
It is easy for me to budget when using cash payments	5.22% 140	3.43% 92	16.02% 430	23.85% 640	51.49% 1382	2684
Cash payments are easy	2.83% 76	4.47% 120	8.42% 226	26.82% 720	57.47% 1543	2685
Cash payments are quick	3.86% 104	5.43% 146	11.74% 316	28.21% 759	50.76% 1366	2691
					answered	2695
					skipped	1





<b>In relation to digital payments, do you agree or disagree with the following statements? Please leave blank if unsure</b>						
<b>Answer Choices</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Response Total</b>
Digital payments are secure and not open to fraud	30.06% 802	42.43% 1132	17.05% 455	7.91% 211	2.55% 68	2668
Digital payments do not face technical issues	50.45% 1347	38.13% 1018	7.12% 190	2.81% 75	1.50% 40	2670
I worry about hygiene when using digital payments	39.77% 1052	26.96% 713	29.15% 771	2.31% 61	1.81% 48	2645
Digital payments maintain privacy	42.73% 1140	31.48% 840	18.14% 484	5.73% 153	1.91% 51	2668
It is easy for me to budget when using digital payments	27.35% 728	26.67% 710	28.10% 748	11.31% 301	6.57% 175	2662
Digital payments are easy	6.57% 175	9.01% 240	23.42% 624	40.77% 1086	20.23% 539	2664

**In relation to digital payments, do you agree or disagree with the following statements? Please leave blank if unsure**





Digital payments are quick	5.15% 137	9.77% 260	25.38% 675	39.51% 1051	20.19% 537	2660
					answered	2683
					skipped	13

**Access to services**

**Does access to cash back services, cash machines (ATMs) or bank tellers impact your choice of cash or digital payments?**

Answer Choices		Response Percent	Response Total
Yes – fully		22.41%	594
Yes – partly		38.89%	1031
No		34.06%	903
Unsure		4.64%	123
		answered	2651
		skipped	45

**Does access to holding a bank account impact your choice of cash or digital payments?**

Answer Choices		Response Percent	Response Total
Yes – fully		19.56%	518
Yes – partly		19.41%	514
No		53.74%	1423
Unsure		7.29%	193
		answered	2648
		skipped	48

**Government intervention**

**Should the Government of Jersey introduce legislation or safeguarding measures regarding acceptance of cash payments?**

Answer Choices		Response Percent	Response Total
Yes		69.12%	1847

**Should the Government of Jersey introduce legislation or safeguarding measures regarding acceptance of cash payments?**

No		19.87%	531
Unsure		11.00%	294
		answered	2672
		skipped	24

**Do you agree or disagree that the Government of Jersey introduce legislation or safeguarding measures regarding acceptance of cash payments in the following areas?  
Please leave blank if unsure**

Answer Choices	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	Response Total
All payments in cash should be accepted	6.61% 176	5.00% 133	5.19% 138	19.47% 518	63.74% 1696	2661
Acceptance of cash payments should be sector specific	37.85% 994	34.77% 913	17.67% 464	6.55% 172	3.16% 83	2626
Acceptance of cash payments should be based on the amount being paid	42.38% 1127	30.16% 802	14.29% 380	10.30% 274	2.86% 76	2659
					answered	2686
					skipped	10

**Response type**

**On whose behalf are you answering this survey? For example type of organisation**



Answer Choices	Response Percent	Response Total
Open-Ended Question	100.00%	23
Included individual/self (15) Pensioners (2) Charites (2) Public, Guest, Trade Body, Carers (1)		

**Demographics**








**Are you:**

Answer Choices	Response Percent	Response Total









### Are you:

A Jersey Resident		94.79%	2473
Visiting the Island		5.21%	136
		answered	2609
		skipped	87

### What age are you?

Answer Choices	Response Percent	Response Total	2023 projections <sup>1</sup>
Under 16		0.04%	1
16 – 24		2.92%	76
25 – 34		8.82%	230
35 – 44		18.41%	480
45 – 54		20.60%	537
55 – 64		24.01%	626
65+		25.20%	657
		answered	2607
		skipped	89



### Are you:

Answer Choices	Response Percent	Response Total	2021 Census <sup>2</sup>
Working for an employer		54.12%	1407
Self-employed, employing others		4.96%	129
Self-employed, not employing others		6.81%	177
Retired		25.31%	658
Unemployed, looking for work		0.65%	17
Unemployed, not looking for work		0.54%	14
In full-time education		0.42%	11
A homemaker		2.15%	56









<sup>1</sup> Statistics Jersey, [Open Data](#)

<sup>2</sup> [Statistic Jersey 2021 Census Results](#)



### Are you:

Unable to work due to long-term sickness/disability		3.00%	78	3%
Other (please specify):		2.04%	53	
			answered	2600
			skipped	96
Other (please specify): (53)				
Included semi-retired (11), mixed employment types (11), carer (7), volunteering (4)				

### What is your household income?





Answer Choices		Response Percent	Response Total
Under £20,000		14.05%	335
£20,001 to £40,000		24.15%	576
£40,001 to £60,000		21.84%	521
£60,001 to £80,000		13.96%	333
£80,001 to £100,000		10.36%	247
£100,001 to £140,000		9.48%	226
£140,001 to £180,000		3.10%	74
£180,001 or over		3.06%	73
		answered	2385
		skipped	311

### Do you have any longstanding physical or mental health conditions?

Answer Choices		Response Percent	Response Total	2021 Census
Yes		21.21%	545	21%
No		78.79%	2025	79%
		answered	2570	
		skipped	126	



**If yes, do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?**

Answer Choices		Response Percent	Response Total
Yes, a lot		4.67%	106
Yes, a little		13.61%	309
No		29.59%	672
Not applicable		52.14%	1184
		answered	2271
		skipped	425

1142 respondents took the opportunity to provide further comments, these have been reviewed and coded. The counts of the mention of each topic were as follows:

- 230 Up to a consumer to choose
- 183 Should always be able to pay cash
- 168 Safeguard/protect/keep cash
- 142 Technical issues with digital
- 103 Cash helps to budget
- 102 Accept/use/allow both
- 83 Older people prefer cash/Helped by cash
- 81 Pocket money/children making payments with cash/building skills
- 76 Cash is legal tender
- 64 Banks charging for digital payments/surcharge/making money
- 61 Cash is King
- 51 Not everyone can hold a bank account or access digital payment
- 52 Charity needs cash for donations
- 50 Should be up to business to decide
- 48 Fraud through digital
- Cashless society detrimental to personal freedom/ Human Rights/ cash is freedom
- 42 is freedom
- 39 Cash maintains privacy
- 31 Banks gaining power/banks negative
- 30 Should not be legislated for
- 28 Honesty boxes/car boots need cash
- 26 Do not shop if business does not accept cash on principle
- 25 Not accepting cash discriminatory
- 24 Cash acceptance should be legislated for (direct mention)
- 24 Smaller purchases by cash
- 23 Cash tips
- 22 Shouldn't be discussing /better things to debate

- 21 Cash helpful for disabled people
- 19 More ATMs, branches or opening hours/cash availability needed
- 18 Cash helps vulnerable people
- 16 Have been refused goods/services for cash
- 16 Cash is outdated/ not used in some time / rarely use
- 14 Cash helpful for those on low income
- 14 Cash used to avoid tax/black market
- 14 Digital helps avoid fraud/ criminal activity / more secure
- 13 Cash theft / loss
- 13 Cash better for visitors
- 11 Cash is physical
- 10 Let cash phase out naturally/ don't need cash
- 10 Traditions of cash
- 10 Digital payments cost less/ easier to administrate for business
- 9 Paying cash into banks costly
- 9 Covid-19 (cash acceptance impacted)
- 9 Buses charging more for cash
- 9 Should have limit for cash payment/ align with anti-money laundering
- 9 Digital payments easy/convenient / quicker
- 8 Cash protects against government power / control
- 8 Embarrassed at refusal of cash
- 8 Cashless impacts on economy/labour
- 8 Cheques should be valid / protected
- 7 Counting cash takes time
- 7 Cash helpful for homeless people
- 7 Self service check outs should accept cash
- 6 Cash helpful for victims of domestic/financial abuse
- 6 Hygiene issues with cash
- 6 Digital better/ prefer digital
- 6 Government facilities should accept cash
- 6 Do not need further bureaucracy / Government interference
- 6 Cash essential/ important
- 5 Loosing a bank card
- 5 Businesses should declare at entrance if only digital
- 5 Concern about cash surcharge
- 4 Digital payments easier/as easy to budget with
- 4 Rarely use cash/use less
- 4 Becoming / should not be dictatorship
- 3 Costs money for digital payment
- 3 Cash is a lifeline
- 3 Costs money to print cash
- 3 Slow replacement card
- 3 Should produce a Jersey digital currency
- 3 Business prefers cash
- 3 Should not be a surcharge for either cash or digital
- 3 Education on digital payments needed
- 2 Cashless would impact Church
- 2 Mistakes being made

- 2 Cashless society detrimental to business
- 2 Receive cash as wage
- 2 Sector specific
- 2 Exception in legislation for large cash payments
- 2 Difficulty in paying over phone
- 2 Cash counting skills
- 2 Conspiracy theorists
- 2 Charities using card reader
- 2 Should reassure cash isn't going anywhere / communicate intentions
- 2 Digital protects against money laundering
- 2 Bank can fail
- 2 Should be easier to deposit cash
- 2 Cashless impacts social interaction
- 2 Set up Bank of Jersey / Government Bank
- 2 Business unable to hold bank account
- 1 Self service should be cashless
- 1 Digital better for autistic
- 1 Large businesses should accept cash
- 1 Paying cash is quicker
- 1 Frustrating if do not have change
- 1 Have direct debits set up
- 1 With inflation, cash withdrawal limits should be increased
- 1 Exemptions should be made to enforce cash acceptance for vulnerable
- 1 Loss in Government revenue
- 1 Cash better for 18 year old
- 1 Need alternative term for cash
- 1 People of all ages can use both
- 1 Need to have signage if only accepting cash
- 1 Force both if going to
- 1 Not giving change
- 1 Businesses should have revolut
- 1 Charge those using cash if enforced to accept
- 1 Cash convenient
- 1 AMEX fees
- 1 Cash should only be enforced for essential services
- 1 refusing cash isolates individuals
- 1 Being forced to pay by card
- 1 Self service that records you should be illegal
- 1 Bartering beneficial
- 1 Banks charging for cash
- 1 Rich wanting control
- 1 Older people moaning
- 1 Should have higher decimal cash
- 1 Cash helps mathematics skills
- 1 Already have cashless banks
- 1 Airport being cashless
- 1 Remove copper coins, keep silver
- 1 Not everyone has a card machine

- 1 Historically paid in cash
- 1 Dealing with cash expensive for business
- 1 Banking should be cheaper
- 1 No need for sport centres to accept cash
- 1 Digital payments fine for older people
- 1 Always carry cash
- 1 Digital for online payments
- 1 Never CBDC
- 1 Government prints cash
- 1 Cash still requires withdrawal
- 1 Honesty boxes accepting digital