

Dear Deputy Tadier,

Thank you for your letter regarding the use of cash versus electronic forms of payment, which invites the Jersey Consumer Council to offer its views.

The majority view of the Council is that the Government should avoid trying to force consumer behaviour on this matter and should instead allow market forces and unrestricted consumer habits to dictate how future transactions are undertaken. With the gradual closure of bank branches and withdrawal of ATM cash tills, and the growth in digital technology, the Council feels the tide has already turned.

Therefore, the Council is of the opinion that the Government should consider a programme of engagement and education to ensure all Islanders understand the benefits and disadvantages of using cash or digital forms of payment, and offer more help to those members of our community who have been left behind in the rapid advancement towards the use of modern technology, which was particularly driven by the Covid-19 pandemic, or those Islanders who, for whatever reason, are unable to handle cash or open bank accounts due to their personal circumstances or background.

I have been asked to appear at one of the public hearings on this topic and will happily expand on the above and go into more detail at that time.

Should you have any questions in the meantime, please do not hesitate to contact me.

Kind regards

Carl



Carl Walker,

Chairman

consumercouncil.je pricecomparison.je

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Giving a voice to Jersey consumers

